

**Information to identify the case:**

Debtor 1	<u>Victoria Ameri</u>	Social Security number or ITIN	xxx-xx-2214
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-22465-VFP			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Victoria Ameri  
aka Vicki Schildiner

10/31/18

**By the court:** Vincent F. Papalia  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Victoria Ameri  
 Debtor

Case No. 18-22465-VFP  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 33

Date Rcvd: Oct 31, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 02, 2018.

db #Victoria Ameri, 493 Hillside Ave, Allendale, NJ 07401-1114  
 cr +Santander Consumer USA Inc, Stewart Zimen& Jungers, Ltd, 2860 Patton Rd,  
 Roseville, MN 55113-1100  
 517602480 American Recovery Service Inc., 555 Saint Charles Dr Ste 100, Thousand Oaks, CA 91360-3983  
 517602487 Chase Home Equity Mortgage, Mail Code OH4-7164, 3415 Vision Dr, Columbus, OH 43219-6009  
 517602488 Chase Mtg, PO Box 24696, Columbus, OH 43224-0696  
 517602492 Diversified Consultants, Inc., PO Box 1391, Southgate, MI 48195-0391  
 517602494 Kenny Newman, 740 Van Houten Ave, Franklin Lakes, NJ 07417-2949  
 517602497 Law Offices of Frederic I. Weinberg, 1200 Laurel Oak Rd Ste 104, Voorhees, NJ 08043-4317  
 517602498 +Law Offices of Hayt, Hayt & Landau, LLC, 2 Industrial Way W, Eatontown, NJ 07724-2279  
 517602499 Nationwide Credit, Inc., PO Box 26314, Lehigh Valley, PA 18002-6314  
 517602500 Nationwide Credit, Inc., PO Box 14581, Des Moines, IA 50306-3581  
 517602501 New Jersey Division of Taxation, Compliance and Enforcement, Bankruptcy U,  
 50 Barrack St # 9Th, Trenton, NJ 08608-2006  
 517602503 PSE&G, 80 Park Plz Ste 9, Newark, NJ 07102-4195  
 517602502 Peter Larson, 5975 Boulder Bridge Ln, Excelsior, MN 55331-7972  
 517602504 Red Robin Landscaping, 467 Island Rd, Ramsey, NJ 07446-1180  
 517602507 Zwicker & Associates, 80 Minuteman Rd, Andover, MA 01810-1008

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 31 2018 23:56:27 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 31 2018 23:56:26 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517602479 EDI: AMEREXPR.COM Nov 01 2018 03:28:00 American Express, PO Box 297858,  
 Fort Lauderdale, FL 33329-7858  
 517602481 EDI: BANKAMER.COM Nov 01 2018 03:28:00 Bank of America, NA, 655 Paper Mill Rd,  
 Newark, DE 19711-7500  
 517602482 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Oct 31 2018 23:56:53  
 Bayview Financial Loan, Attn: Bankruptcy Dept, 4425 Ponce de Leon Blvd Fl 5,  
 Coral Gables, FL 33146-1873  
 517602483 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Oct 31 2018 23:56:53  
 Bayview Financial Loan, 4425 Ponce de Leon Blvd, Coral Gables, FL 33146-1873  
 517602484 EDI: CAPITALONE.COM Nov 01 2018 03:28:00 Capital One Bank USA, NA, 4851 Cox Rd,  
 Glen Allen, VA 23060-6293  
 517602485 EDI: CHASE.COM Nov 01 2018 03:33:00 Chase Card, PO Box 15298,  
 Wilmington, DE 19850-5298  
 517602486 EDI: CHASE.COM Nov 01 2018 03:33:00 Chase Card Services, Correspondence Dept,  
 PO Box 15298, Wilmington, DE 19850-5298  
 517602489 EDI: RCSFNBMARIN.COM Nov 01 2018 03:28:00 Credit One Bank, ATTN: Bankruptcy,  
 PO Box 98873, Las Vegas, NV 89193-8873  
 517602490 EDI: RCSFNBMARIN.COM Nov 01 2018 03:28:00 Credit One Bank NA, PO Box 98875,  
 Las Vegas, NV 89193-8875  
 517602491 EDI: DIRECTV.COM Nov 01 2018 03:33:00 Direct TV, PO Box 5007,  
 Carol Stream, IL 60197-5007  
 517602493 EDI: IRS.COM Nov 01 2018 03:28:00 Internal Revenue Service, PO Box 7346,  
 Philadelphia, PA 19101-7346  
 517602495 EDI: CBSKOHLS.COM Nov 01 2018 03:28:00 Kohls/Capital One, Kohls Credit, PO Box 3120,  
 Milwaukee, WI 53201-3120  
 517602496 +EDI: CBSKOHLS.COM Nov 01 2018 03:28:00 Kohls/capone, N56 W 17000 Ridgewood Dr,  
 Menomonee Falls, WI 53051-7096  
 517602505 EDI: DRIV.COM Nov 01 2018 03:28:00 Santander Consumer USA, PO Box 961245,  
 Fort Worth, TX 76161-0244  
 517602506 EDI: VERIZONCOMB.COM Nov 01 2018 03:28:00 Verizon Wireless, Attn. Bankruptcy Dept.,  
 500 Technology Dr Ste 550, Weldon Spring, MO 63304-2225

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

District/off: 0312-2

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 33

Date Rcvd: Oct 31, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 02, 2018

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 31, 2018 at the address(es) listed below:

Benjamin A. Stanziale, Jr. on behalf of Trustee Benjamin A. Stanziale, Jr.  
trustee@stanzialelaw.com, nj45@ecfcbis.com  
Benjamin A. Stanziale, Jr. trustee@stanzialelaw.com, nj45@ecfcbis.com  
Denise E. Carlon on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,  
AS TRUSTEE (CWMB 2006-9) dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Joseph John Reilly on behalf of Debtor Victoria Ameri jreilly@mcablaw.com,  
mcabrera@mcablaw.com, mcabecf@mcablaw.com  
Rebecca Ann Solarz on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,  
AS TRUSTEE (CWMB 2006-9) rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6